

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

James Peoples  
Denise Peoples  
Debtor(s)

Case No. 16 B 22047

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/08/2016.
- 2) The plan was confirmed on 10/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/03/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/13/2017, 07/12/2018.
- 5) The case was Dismissed on 09/10/2018.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$26,756.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$26,756.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,174.36
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,674.36**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Medical Group	Unsecured	260.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	155.45	NA	NA	0.00	0.00
Associated Laboratory Phys SC	Unsecured	344.60	NA	NA	0.00	0.00
ATT Wireless/Cingular	Unsecured	521.25	NA	NA	0.00	0.00
Bayview Loan Servicing LLC	Secured	273,216.51	324,326.35	324,326.35	0.00	0.00
Bayview Loan Servicing LLC	Secured	41,758.74	56,400.79	41,758.74	15,639.88	0.00
Bluestem Brands Fingerhut	Unsecured	1,048.71	NA	NA	0.00	0.00
Bluestem Brands Fingerhut	Unsecured	136.76	NA	NA	0.00	0.00
Brickyard Bank	Secured	430,095.41	NA	NA	0.00	0.00
Candica LLC	Unsecured	2,212.11	NA	NA	0.00	0.00
Cap One/HSBC	Unsecured	870.30	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	29,667.39	23,767.54	23,767.54	0.00	0.00
CCS/First National Bank	Unsecured	357.00	NA	NA	0.00	0.00
Christopher G. Walsh	Unsecured	794.27	NA	NA	0.00	0.00
Comcast	Unsecured	373.00	NA	NA	0.00	0.00
Consult in Pathology	Unsecured	646.00	NA	NA	0.00	0.00
Consult in Pathology	Unsecured	216.00	NA	NA	0.00	0.00
Cook County	Priority	474.61	NA	NA	0.00	0.00
Credit One/LVNV/FNBM	Unsecured	880.81	NA	NA	0.00	0.00
Denovus Corp/ATT Wireless	Unsecured	1,253.20	NA	NA	0.00	0.00
Denovus/Fingerhut	Unsecured	2,170.61	NA	NA	0.00	0.00
Department Of Education	Unsecured	20,214.16	22,230.08	22,230.08	0.00	0.00
DirecTV	Unsecured	261.07	NA	NA	0.00	0.00
GE Cap Corp/Care Credit	Unsecured	270.00	NA	NA	0.00	0.00
GEMB/Walmart	Unsecured	866.67	NA	NA	0.00	0.00
HomePlus Finance	Secured	14,421.19	NA	NA	0.00	0.00
HomePlus Finance	Secured	652.03	0.00	652.03	244.20	0.00
HSBC/Capital One	Unsecured	403.44	NA	NA	0.00	0.00
HSBC/Nautilus	Unsecured	1,328.00	NA	NA	0.00	0.00
Ingalls Memorial Hospital	Unsecured	0.00	2,015.55	2,015.55	0.00	0.00
Internal Revenue Service	Priority	2,205.42	3,910.42	3,910.42	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Unsecured	0.00	128.69	128.69	0.00	0.00
Keynote Consulting	Unsecured	528.85	528.85	528.85	0.00	0.00
Kurtz Ambulance Service Inc	Unsecured	1,290.00	NA	NA	0.00	0.00
LVNV Funding LLC	Unsecured	2,457.34	NA	NA	0.00	0.00
Portfolio Recovery Associates	Secured	15,800.00	19,840.37	15,800.00	5,010.79	1,186.77
Portfolio Recovery Associates	Unsecured	NA	4,040.37	4,040.37	0.00	0.00
Quantum3 Group	Unsecured	1,002.63	1,002.63	1,002.63	0.00	0.00
Radiology Imaging Cons-Harvey	Unsecured	1,325.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	1,258.48	1,563.27	1,563.27	0.00	0.00
Sprint	Unsecured	220.38	NA	NA	0.00	0.00
Sullivan Urgent Aid Centers Ltd	Unsecured	0.00	803.00	803.00	0.00	0.00
Surgical Care Associates	Unsecured	390.00	NA	NA	0.00	0.00
Verizon Wireless	Unsecured	1,457.63	NA	NA	0.00	0.00
William B. Evans MD SC	Unsecured	1,035.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$324,326.35	\$0.00	\$0.00
Mortgage Arrearage	\$42,410.77	\$15,884.08	\$0.00
Debt Secured by Vehicle	\$39,567.54	\$5,010.79	\$1,186.77
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$406,304.66</b>	<b>\$20,894.87</b>	<b>\$1,186.77</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,910.42	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,910.42</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$32,312.44</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,674.36</u>	
Disbursements to Creditors	<u>\$22,081.64</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$26,756.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/31/2019

By: /s/ Marilyn O. Marshall

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.